

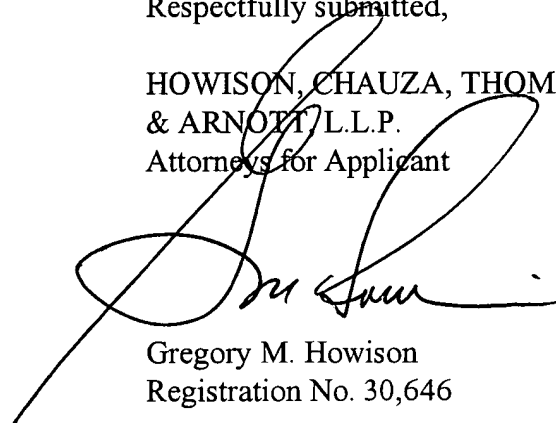
**REMARKS**

The amendments to the specification are to correct typographical errors and no new matter is introduced into the application.

Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-25,340 of HOWISON, CHAUZA, THOMA, HANDLEY & ARNOTT, L.L.P.

Respectfully submitted,

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A large, stylized handwritten signature in black ink, likely belonging to Gregory M. Howison, is written over the typed name and firm name.

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

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Please change the paragraph beginning on page 48, line 24 as follows:

Technology Center 2100

The CRS 2704 is operable to receive the bar code/unique ID information along a path ⑤ and perform a matching operation with information stored on a CRS database 2706. The CRS 2706 contains all the profile information obtained from the user upon registration. After matching the bar code/unique ID with the user profile information contained in database 2706, the profile information is transmitted over a secure network back to the vendor server 2700, as indicated by a path ⑥. The profile information is then inserted into the on-line payment form automatically for the customer, who can now view this information from his or her PC 302. As discussed in more detail hereinbelow, the inserted information may [be all]all be encoded (unintelligible to the user) or only portions of the information is encoded (e.g., credit information). This secure path ⑥ is over, for example, the PSTN 2708 to a back-office accounting server 2710 in close association with the vendor server 2700. The back-office accounting server has an accounting database 2712 which stores all accounting files of the vendor. (Note that the vendor server may request the bar code/unique ID information from the CRS 2704 over the secure PSTN 2708, as indicated by path ⑦.)

Please change the paragraph beginning on page 52, line 4 as follows:

Flow is then to a decision block 3006 where the CRS server 2704 performs a matching operation with the unique user ID 2502 (and/or bar code 2500) and the CRS database 2706 to arrive at the user profile information. If no match is found, flow is out the "N" path to a function block 3008 where a message is returned to [vendor]the vendor to the effect that no match was found for the unique ID. Otherwise, if a match was found, flow is out the "Y" path to a function block 3010 where the user profile information is transmitted back to the vendor server 27000 over the secure PSTN 2708 and inserted into the appropriate fields of the vendor payment form. However, using this particular payment method, the inserted information is "invisible," in that, all fields have alphanumeric text inserted therein which is unintelligible to a person who looks at the form. The form also provides an order number which the user may reference for future

inquiries related to the purchase transaction. This form with invisible personal information is then transmitted over the GCN 306 to the user as a record of the transaction. Flow is then to a decision block 3012 where the user is offered the option to accept the transaction. If not, flow is out the “N” path to a function block 3014 where the transaction is canceled. Otherwise, the user chooses to accept the transaction, and flow is out the “Y” to a function block 3016 where the transaction is processed according to the particular credit card account information provided.

Please change the paragraph beginning on page 55, line 4 as follows:

Referring now to FIGURE 33, there is illustrated a system block diagram of an alternative embodiment where the user profile information is stored at the credit card company, as opposed to a CRS sever 2704, as discussed hereinabove. The profile information is provided directly to the credit card company (e.g., [VISA]VISA® or [MASTERCARD]MASTERCARD®) over a secure network (e.g., the PSTN 2708) in response to the user taking advantage of an offer to obtain a credit card. A credit card server 3300 has an associated database 3302 which contains all users and account numbers having a [VISA]VISA® card. Alternatively, the database 3302 may contain the names and accounts of all users who have a [MASTERCARD]MASTERCARD®. The software program hosting the profile information is issued to the user having a unique bar code and a unique ID number. When the user requests a credit card from, for example, [VISA]VISA®, the credit card company requests the unique ID number, and retains the unique ID number and profile information in its database 3302. Therefore, when the user accesses the vendor server 2700 along a path ①, selects products and/or services for purchase, and selects the disclosed payment method, the vendor server prompts the user for the bar code/unique ID, as indicated along a path ②.

Please change the paragraph beginning on page 55, line 20 as follows:

The vendor, in this particular embodiment, also queries the user for the type of card to use (e.g., [VISA]VISA® or [MASTERCARD]MASTERCARD®). The user inputs the bar code/unique ID information according to methods disclosed hereinabove, which is then transmitted back to the vendor server along a path ③. If the user indicated that a [VISA]VISA®

card is to be used, the vendor connects to the [VISA]VISA® card company server 3300 over secure lines (a path ④) and requests user profile information associated with the transmitted unique ID. The credit card server performs a matching operation with the database 3302 of profile information and transmits the profile information back to the vendor back-office system 2710 along a secure path ⑤. As mentioned hereinabove, the information is then inserted and presented to the user along a path ⑥ according to whether he or she selected a standard or invisible form method.

Please change the paragraph on page 66, beginning on line 3 to:

Flow is then to a function block 3514 where the PC 302 connects to the credit card company server 3300 in accordance with the network address information returned from the local database 1614. Flow is then to a function block 3516 where the personal account information is then returned from the credit card server 3300 across the GCN 306 to the user PC 302 for presentation to the user via the display 1612. In addition to the user credit account information being presented to the user, graphical icons hyperlinked to various vendor web sites are also displayed, as indicated in a function block 3518. The user then selects a vendor icon by clicking on it, as indicated in a function block 3520. In a function block 3522, the vendor server 3300 processes the URL address information received from the browser of the PC 302 and retrieves the corresponding information from its database 3302. The vendor server 3300 then displays the account information to the user at the user location in the form of one or more HTML documents. Flow continues to a function block 3524 where the user shops on the vendor web site. Flow is then to a decision block 3526 to determine [of]if the user has made any purchases. If not, flow is out the “N” path to a function block 3528 where the user is returned to a point where the user may select other vendor icons to make further purchase (i.e., the function block 3518) where the user can view the account information and all vendor icons in order to make further purchases. If the user does make a purchase, flow is out the “Y” path of decision block 3526 to a function block 3530 where the purchase is added to the user credit card account. Flow is then to a function block 3532 where the user can continue the process buy linking to other vendor web sites, make purchases, and have the purchase information applied to the user credit

card account. Flow is then to a Stop point. It can be appreciated that when the personal account information is returned to the PC 302 for presentation via the display 1612, it can be implemented whereby the user is required to input the PIN to ensure that the personal account information is provided to the appropriate user. This PIN can be the same issued to the user for use when obtaining cash from ATM machines and the like.

Please change the paragraph beginning on page 73, line 19 to:

Referring now to FIGURE 38, there is illustrated a database structure of a disclosed embodiment. As disclosed hereinabove, the MRC 3402 contains the unique code (ID) which uniquely identifies the user personal account information provided when the user applied for the one or more credit cards. Therefore, at a minimum, the database includes the unique code 3800 of the corresponding credit card, and the associated network address (and account file path information) 3802. In a further implementation, the credit card company can require the entry of the PIN by the user. As mentioned hereinabove, the user could be required to manually enter the PIN prior to the account information being released. Alternatively, the associated PIN 3804 could be provided in the RS database such that it is automatically transmitted to the credit card server 3300 via the PC 302 when the user scans the MRC 3402. The actual credit card number 3806 may also be stored in the RS database 3302 and associated with the credit card network address 3802 such that reading of such information automatically routes the user account information to the PC 302. In still another implementation, the user name 3808 and expiration date information 3810 may be included to ensure protection of the returned account information. Information for additional credit cards may also be used (PIN #2 3812, Account #2 3814, expiration date #2 3816, and associated network address (file path information)) 3818.

Please change the paragraph beginning on page 80, line 22 to:

Referring now to FIGURE 44, there is illustrated a simplified flow diagram of a disclosed embodiment utilizing the wireless input device and the database local to the PC. The user scans the MRC 3402 on the credit card 3400 of the user by enabling the read function button [3520]3420 of the wireless input device 3410. The unique code embedded therein is transmitted

to the PC 302 via the receiver 3412, which PC 302 then extracts the unique code. The PC 302, disposed on the GCN 306, performs a lookup operation in its local database (not shown) and obtains the corresponding URL network address of the credit card company server 3300 disposed on the GCN 306. The returned URL address is then inserted into the browser running on the PC 302, and connects the PC 302 across a path ① through the GCN 306 to the credit card sever 3300. The credit card server database 3302 is then accessed to provide the personal account information to the credit card server 3300 for presentation across a path ② to the user, e.g., via the display 1614. The personal account information is presented to the user as an HTML document 4400 in the viewport of the display 1614 to the user. The document 4400 comprises most fields of information common to standard hard-copy statements, e.g., item Description, Cost, and perhaps the quantity (QTY) of individual items purchased, and transaction number of a particular purchase (not shown) which is unique to the credit card company. The displayed document 4400 may also have one or more banner advertisements 4402 in addition to the account information.